

2004 Virginia Medicare Supplement Insurance Premium Comparison Guide



**Prepared by
Commonwealth of Virginia
State Corporation Commission
Bureau of Insurance**



This Consumer's Guide should be used for educational purposes only. It is not intended to be an opinion, legal or otherwise, of the State Corporation Commission on the availability of coverage under a specific insurance policy or contract, nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide.

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A Message from the Commissioner



The purpose of the State Corporation Commission's Bureau of Insurance is to serve the people of Virginia in all matters relating to insurance. One of our major concerns is consumer protection and awareness. We strive to make every effort to provide the information you need to make informed decisions when purchasing insurance so that your interests can be safeguarded.

We designed this consumer guide to give you some basic facts about Medicare and Medicare supplement insurance. As with our auto, homeowner, health and life insurance guides, this guide offers information to familiarize you with the types of Medicare supplement insurance plans available, and how these policies and plans could be compatible with your individual needs and circumstances. Use this guide to help you understand the "Medigap" options offered in Virginia and the importance of supplementing your Medicare coverage. By making wise decisions, an educated consumer becomes a protected consumer.

If your questions or problems go beyond the scope of this guide, my office will provide you with more detailed assistance. To reach the appropriate section within the Bureau of Insurance, refer to the next page in this guide.

We are here to help you with concerns or problems you have with your Medicare supplement insurance plan or with any other type of insurance. Please let us know if we can be of service.

Alfred W. Gross

A handwritten signature of Alfred W. Gross in cursive script.

Commissioner of Insurance

IMPORTANT INFORMATION

(HOW TO REACH US)

STATE CORPORATION COMMISSION

BUREAU OF INSURANCE

Physical Deliveries/Visits:

Life & Health Division

1300 E. Main Street

Richmond, VA 23219

Mailing address:

Life & Health Division

P. O. Box 1157

Richmond, VA 23218

fax: 804-371-9944

HEALTH INSURANCE

CONSUMER SERVICES SECTION

(Va. Toll-free) 1-800-552-7945

(Nationwide Toll-free) 1-877-310-6560

(In Richmond) 371-9691

TDD USERS ONLY

Telecommunications Device for the Deaf

(804) 371-9206

OFFICE OF THE MANAGED CARE OMBUDSMAN

(Toll-Free) 1-877-310-6560

(In Richmond) 371-9032

INDEPENDENT EXTERNAL APPEALS FOR MANAGED CARE HEALTH INSURANCE PLANS (MCHIPS)

(804) 371-9913

INSURANCE OUTREACH

(Toll Free) 1-877-310-6560

(In Richmond) 371-9092

WEB SITE

www.state.va.us/scc/division/boi

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Introduction

- Whether you are currently receiving Medicare benefits, or will soon be eligible for Medicare, or are helping your parents make decisions about their Medicare coverage, this Guide provides the basic information you need to know about Medicare. It provides an overview of what Medicare covers and what it does not. It also discusses the importance of supplementing your Medicare coverage and describes the Medicare supplemental insurance options offered in Virginia.
- This Guide has been prepared to assist you in finding and purchasing the Medicare supplement insurance policy that is most appropriate for your needs and budget. It includes information provided by insurance companies licensed to sell Medicare supplement insurance in Virginia on or before February 2, 2004. Some insurers elected not to participate in this project and are, therefore, not represented in this Guide.
- Additionally, you should keep in mind that a particular insurer may have discontinued marketing a specific policy by the time you contact them. The premium figures provided in this Guide are intended to give you, the consumer, an idea of the range of premiums normally charged for such policies and should only be used as a general guide. Phone numbers have been provided so that you can contact any company directly to inquire about its Medicare supplement policies. Enclosed with this Guide you will find a rate comparison chart, allowing you to compare the costs of supplemental coverage offered by private insurance companies currently selling Medicare supplement insurance or “Medigap” insurance in Virginia. All of the information provided in the charts on pages 26 - 130 is subject to change.

- In addition to this publication, the Bureau of Insurance makes available to consumers a list of companies that have received approval of policy forms for **Medicare supplement standardized plans** and **Medicare Select** coverage in Virginia. The Bureau also provides a list of approved **Medicare Health Maintenance Organizations in Virginia**, along with a **“Guide to Health Insurance for People with Medicare.”** To obtain a copy of any of these documents, you can write to the address on the inside of the cover of this publication or you may call the State Corporation Commission from anywhere in Virginia toll-free at **1-877-310-6560** (TDD/Voice dial **(804) 371-9206**, Richmond residents dial **371-9092**). You may also visit us on our website at **<http://www.state.va.us/scc/division/boi>**. **On our website, you may find the updated Medicare supplement rates for the companies included in this publication as they are approved in Virginia.**
- Again, we must emphasize the fact that because a company is “approved” or has approved forms does not guarantee that the company will be actively selling the coverage when you contact them.

Medicare – The Basics

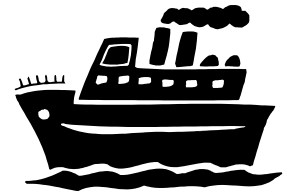
- Medicare is a federal program that provides health insurance for people age 65 or older. It is also available for people with permanent kidney failure and for certain disabled people under age 65. Most American citizens who have paid into Medicare through their employment are eligible for coverage. Your eligibility is determined by the Social Security Administration.

Medicare has two parts: Part A and Part B

- The Original Medicare Plan is the traditional system, run by the federal government, that covers your Part A and Part B services. Medicare pays its share of the bill and you pay the balance.
- **Part A** is commonly known as hospital insurance. It helps pay for inpatient hospital care, inpatient care in a skilled nursing facility, home health care and hospice care. There are, however, definite limits and exclusions to what Medicare covers.
- For most people, there is no monthly premium for Part A coverage.
- **Part B** is commonly known as medical insurance. It helps pay for inpatient and outpatient doctors' fees, medical services and equipment, clinical lab services, as well as physical and occupational therapy and outpatient mental health care.
- Everyone who is determined to be eligible by the Social Security Administration to receive Medicare benefits will pay a monthly premium of \$66.60 in 2004 for Part B. The premium will automatically be taken out of your Social Security (or Railroad Retirement) check each month. Part B also has a \$100 annual deductible and a 20% co-insurance charge for each doctor visit or qualified medical service.

Enrolling in Medicare – Don't Miss the Boat!

- You will enroll in Medicare when you apply for your Social Security retirement income, usually at age 65. If you applied for and are receiving Social Security Retirement income or Railroad Retirement benefits before you turned 65, you are probably already enrolled in Medicare. If you are not sure of your Medicare enrollment status, call your local Social Security office.



Overview of Medicare A & B for 2004

Part A

For each benefit period*	You Pay:
Inpatient Hospital	
First 60 days	\$876 deductible
Days 61-90	\$219 per day
Beyond 90 days	\$438 per day
Skilled Nursing Facility	
First 20 days	Nothing
Days 21-100	\$109.50 per day
Beyond 100 days	All costs
Home Health Care	Nothing for Medicare approved services
Hospice Care	Most costs are paid as long as a doctor certifies the need Share costs for prescriptions and respite care
Blood	
Unlimited during a benefit period if medically necessary	For first 3 pints of blood

***Benefit period starts when you enter the hospital or nursing facility and ends 60 days after discharge.**



Overview of Medicare A & B for 2004

Part B

You Pay:
\$66.60 per month premium
\$100 deductible for each
calendar year

Physician's Services	
Inpatient and outpatient	20%
Medical and surgical services and supplies	20%
Durable Medical Equipment	20%
Outpatient Mental Health	50%
Physical and Occupational Therapy	20%
Clinical Laboratory Services	Nothing
Home Health Care	Nothing for services; 20% of durable medical equipment
Blood	For the first 3 pints; 20% thereafter



- Your enrollment period begins three months before your 65th birthday and ends three months after your birthday month. The federal government advises signing up for Medicare three months before your 65th birthday so that Medicare will be effective on the first day of the month of your birthday.
- If you fail to enroll for Medicare during your 7-month eligibility period, you can enroll between January 1 and March 31 of any year after you become eligible. This is called the General Enrollment period. However, you will have to pay a penalty for late enrollment. The cost of Part B will go up 10% for every 12 months you could have had Part B coverage but did not sign up for it. You will have to pay this extra 10% for the rest of your life.



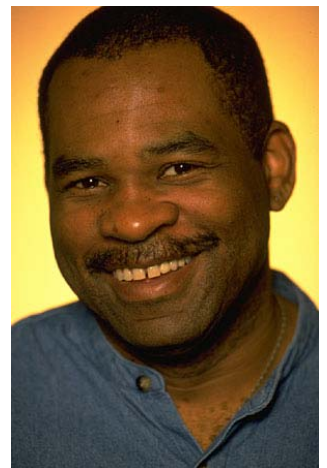
When to Waive Part B

- Everyone who enrolls in Part A is automatically eligible to be enrolled in Part B as well. If you are over 65, are still working and are covered under an employer's health plan (or are covered under a working spouse's health plan), you can delay enrolling in Medicare Part B coverage. You will not have to pay the Part B monthly premium until you need it. If you want to delay enrolling in Part B, you must contact Social Security at 1-800-772-1213 (TTY at 1-800-325-0778) and tell them you want to waive your right to Part B coverage. Before deciding to waive Part B, find out what your coverage is under your employer's plan. You should ask if there is a dollar limit to the coverage, how much out-of-pocket costs you will have to pay, how long the coverage will last, and if your spouse is included in your coverage.

- If you choose to delay Part B, remember that when you retire or when your job-related insurance coverage ends, you then have 8 months to notify Medicare and sign up for Part B without getting a late enrollment penalty charge added to your premium. If you miss this 8-month Special Enrollment, you will have to wait until the next General Enrollment period. **Once you enroll in Part B, you have six months to purchase Medicare supplemental insurance without medical underwriting.** This means you cannot be denied coverage because of health problems during the 6-month open enrollment period.
- You must be enrolled in Part B if you want to be able to join Original Medicare or get your Medicare benefits from any of the Medicare managed care plans through Health Maintenance Organizations (HMOs). You must also have Part B to purchase Medigap insurance.

Medicare Supplement Open Enrollment for the Disabled Under Age 65

- Under federal law, if you become eligible for Part B benefits before age 65 because of a disability or ESRD (**E**nd **S**tage **R**enal **D**isease - permanent kidney failure) you are guaranteed the Medigap policy of your choice when you reach age 65. During the 6 months after you turn 65, you cannot be refused a Medigap policy because of your disability or for other health reasons. This includes Medigap policies that cover outpatient drugs. Since Medicare counts as creditable coverage, you will not have to wait for coverage of pre-existing conditions unless you have been covered under Medicare for less than 6 months.



Supplementing your Medicare coverage

- Buying supplemental Medicare coverage is not required, but it is highly recommended.
- If you are covered by Original Medicare (as most people are), supplementary coverage is considered necessary.
- In Virginia, there are three ways to supplement your Medicare coverage. You can purchase a Medigap policy from a private insurance company; you can purchase a managed care plan through a Health Maintenance Organization (HMO); or, your most recent employer may offer Medicare supplemental coverage through a retiree health plan. You need only purchase one of these three options. Any of these insurance products should pay most or all of the coinsurance and deductible amounts charged by the Original Medicare Plan. In all of the cases, you are still covered under Medicare. The difference is in who manages the benefits and the billing for you.
- Supplemental insurance is meant to supplement Medicare, not to replace any part of Medicare coverage. Regardless of the policy or plan you choose, you will most likely pay a premium (annual or monthly) for Medicare supplemental insurance, which will vary depending on the amount of coverage you buy. This is in addition to your Part B Medicare premium.

Medicare Supplement Insurance

- Medicare supplement insurance or “Medigap” insurance, is private health insurance designed specifically to supplement Medicare benefits by filling some of the gaps in Medicare coverage. Many of these policies will provide coverage for

Medicare deductibles and coinsurance amounts in addition to paying for many limited health services that are not covered by Medicare. In the past shopping for your Medigap insurance was extremely confusing and difficult because companies offered policies with completely different benefits at a wide range of prices. Since 1992, in Virginia, insurance companies may only sell Medicare supplement insurance in ten standardized plans, designated “A” through “J”. All insurance companies do not sell all ten plans; however, they must all offer plan A. The benefits of all ten plans are identical from company to company, so comparison shopping for price is important.

New Medicare Supplement Insurance High Deductible Options

- A few insurance companies may offer a “high deductible option” for plans **F** and **J**. This option requires you to pay **\$1,690** (effective 1/1/04) out of pocket annually before the plan pays anything. Insurance policies with a high deductible option generally cost less than those with lower deductibles.
- Don’t forget that there are additional deductibles that must be met with plans F and J. With plan J, there is a separate prescription drug deductible of \$250 per year. In addition, plans F and J have a separate foreign travel emergency deductible of \$250 per year.

Medicare Select

- In addition to traditional “Medigap” insurance, a limited number of **“Medicare Select”** policies are available in Virginia. A Medicare Select policy must be one of the ten standardized plans, but you must receive most medical care from providers who have contracted with the Medicare Select issuer. These

policies are generally very affordable because of the restricted provider network. You should review all information about these policies carefully, however, to be sure you understand the provider network limitations and restrictions which may require you to use specific hospitals and doctors. If you do not follow the Medicare Select policy provisions, Medicare will still pay its portion, but the Medicare Select company is not required to pay your hospital deductible or copayments.

Medicare Supplement Insurance Options for the Disabled Under Age 65 (See Chart Pages 126 - 130)

- Medicare supplement policies for the disabled under the age of 65 that are sold by the companies listed in this Guide are **not guaranteed issue**. This means that the company will ask medical questions and may refuse to cover some types of medical conditions. The only exceptions to this are Anthem Blue Cross/Blue Shield, which offers Plan F as guaranteed issue and Blue Cross/Blue Shield of the National Capital Area - Carefirst (GHMSI) offering Plans A, C and F.
- Additionally, some companies may offer Medicare supplement insurance to you if you are a disabled person on Medicare and are currently insured with them. You may wish to check with your present insurance company to see if it will provide you with a Medicare supplement policy.
- Another option for Medicare disabled individuals may be to apply for coverage under a Medicare Health Maintenance Organization (HMO). This type of Medicare managed care plan must accept anyone who applies for coverage, with the



exception of people who have End Stage Renal Disease (permanent kidney failure). However, Medicare managed care plans are available only in limited areas of the state and have restrictions regarding service providers. To find out whether Medicare managed care plans are available in your area, contact the Bureau of Insurance and request a copy of the Medicare HMO list.

HMOs and Medicare Managed Care Plans

- Health Maintenance Organizations (HMOs) also sell Medicare coverage, often referred to as Medicare managed care plans. These plans have contracts with the federal Centers for Medicare and Medicaid Services (CMS) to provide your Medicare benefits. When you enroll in a Medicare managed care plan, you select a doctor from the plan's list of primary care physicians. Your primary care physician is then responsible for coordinating all of your health care needs.
- If you join a Medicare managed care plan, you are still in the Medicare program. This means that you will continue to pay the monthly Part B premium of \$66.60, you will keep your rights and protections, and you still get all your regular Medicare services. You may also get additional benefits, like outpatient prescription drug coverage. Your costs will include a premium for the managed care plan in addition to the monthly Part B premium.
- Some HMO plans cover all health expenses and are similar to having Original Medicare and a Medigap policy. Keep in mind that with HMOs you are generally restricted to a specific network of providers. Remember, if you receive your Medicare benefits through an HMO, you do not need to purchase Medigap insurance.

Before You Join a Managed Care Plan or Medicare HMO, Keep in Mind that:

- Managed care plans are offered by private companies. Each year they can change the extra benefits they offer and how much they charge.
- When a managed care plan signs a contract with Medicare, it agrees to stay for one calendar year. Each year it makes a business decision to stay or leave the Medicare program.
- Doctors can join or leave managed care plans at any time.
- Managed care plans may charge an extra monthly premium, in addition to your monthly Part B premium, but they often offer extra benefits not offered by Original Medicare.

Supplemental Medicare Coverage through a Retirement Plan

- Some people have the option of supplementing their Medicare coverage through an employer's retirement plan, rather than purchasing a Medigap policy or joining a Medicare HMO. If your retiree policy provides unlimited prescription drug benefits, or other benefits not covered by Medicare or the supplemental options covered in this Guide, you should think seriously before dropping the policy for a less expensive choice. In most cases, you will not be able to get the retiree policy back once you have dropped it. Make sure to find out the policy's limitations and if it includes coverage for spouses.



Medicare Supplement Rights and Guarantees

- In addition to the six month open enrollment period described on [page 7](#), the Balanced Budget Act requires that Medicare supplement and Medicare Select standardized plans A, B, C and F be guaranteed issue, without pre-existing conditions, in the following situations:
 - ◆ You have Medicare and an employer group health plan (either primary or secondary to Medicare) that terminates or ceases to provide all such supplemental health benefits. *If your employer plan is secondary to Medicare and you elect to disenroll, you have no guarantee issue rights under the Balanced Budget Act;*
 - ◆ You are insured by a Medicare HMO or a Medicare Select plan and move out of the plan's service area, or the insurer goes out of business, withdraws from the market, has its Medicare contract terminated, or the plan violates its contract provisions or is misrepresented in its marketing;
 - ◆ You are insured by a Medicare supplement plan and the insurer goes out of business, withdraws from the market, or the insurance company or agents misrepresent the policy, and you then are without coverage.
- If you are covered under a Medicare supplement policy and discontinue that policy to enroll in an HMO or Medicare Select plan, you have some specific guarantees. If you decide to return to the traditional Medicare program before the end of the first twelve months of your **first** enrollment in an HMO or

Medicare Select plan, you have the right to return to your Original Medicare supplement policy, if it is still available from that insurer. **If it is not available**, you may select a Medicare supplement plan A, B, C or F, and it will be guaranteed issue. In either case, you would have no pre-existing condition waiting period.

- Lastly, some special guarantees are extended to those persons who enroll in an HMO plan when they first become eligible for Medicare Part A and enroll in Part B at or after age 65. If these individuals disenroll from the HMO within the first 12 months of their managed care enrollment, they are guaranteed to get **any Medicare supplement policy from any Medicare supplement company**. Again, no pre-existing condition waiting period would apply.
- **Note:** With all of the above guarantees, application for a Medicare supplement policy must be made within **63 days** of disenrollment for the guarantees to be valid. Additionally, the company cannot charge more for these policies that are guaranteed issued, or exclude benefits due to health reasons.

Low Income Alternatives to Medicare Supplemental Insurance

- If you cannot afford to purchase Medicare supplemental insurance, there are alternative programs that may help cover your Medicare costs. These programs are:



Medical Assistance (also known as Medicaid)

- Anyone eligible for medical assistance probably does not need to buy Medicare supplemental insurance. The program pays almost all of the health care costs for anyone who is eligible. For more information, contact your local department of social services. If you bought a Medigap policy and then became eligible for medical assistance, the law permits you to suspend your Medigap insurance for 24 months while you are enrolled in the Medical Assistance program. If you do suspend your policy, while it is suspended you do not pay premiums and it will not pay benefits. You can only suspend a Medigap policy for 2 years. At the end of the suspension, you can start it up again without new medical underwriting or pre-existing condition waiting periods. Call your insurance company to find out how to suspend a policy and call your local department of social services to help you with the decision.
- If you lose your eligibility for medical assistance within 24 months, the law permits you to reinstate your supplemental insurance. If you are on medical assistance longer than 24 months, your insurance policy will terminate.

Qualified Medicare Beneficiary and Specified Low-Income Beneficiary Programs

- Besides the standard Medical Assistance program, there are other programs available through your local department of social services that are designed specifically to help certain low-income Medicare beneficiaries meet their health care costs. These are the [Qualified Medicare Beneficiary program \(QMB\)](#); the [Specified Low-Income Medicare Beneficiary program \(SLMB\)](#); and the [Qualified Individual](#)

programs (QI-1 and QI-2). While these programs do not necessarily eliminate the need for private insurance to supplement your Medicare benefits, they could save you hundreds of dollars each year in health care costs if you qualify for assistance.

- The **QMB** program pays Medicare's premiums, deductibles, and coinsurance amounts for certain elderly and disabled persons who are entitled to Medicare Part A, whose annual income is at or below the national poverty level, and whose savings and other resources are very limited. The **QMB** program offers the same coverage you would get in a Medigap policy, plus it pays your Part B premium. **Reminder: A person may have to use Medicaid participating providers for all coinsurance amounts to be paid.**
- The **SLMB** program is for persons entitled to Medicare Part A whose incomes are slightly higher than the national poverty level. Your income cannot exceed the national poverty level by more than 20 percent. If you qualify for assistance under the **SLMB** program, the state will pay your Medicare Part B premium. You will be responsible for Medicare's deductibles, coinsurance, and other related charges.
- In addition, Medical Assistance programs require states to pay for part of Medicare's Part B premium for certain groups of low-income Medicare beneficiaries. This is the Qualified Individual program, which has two categories (QI-1 and QI-2) based on level of income. Contact your local department of social services or Virginia Insurance Counseling and Assistance Program (VICAP) at 1-800-552-3402 for more information.

Need help paying for prescription drugs?

- Medicare does not pay for prescriptions. If you cannot afford to purchase Medigap plans H, I or J that provide a limited amount

of prescription coverage, or if you cannot afford prescribed medications, you may be eligible for prescription drug assistance. The web site listed below will provide you with various prescription drug programs that are available.



■ www.state.va.us/scc/division/boi/webpages/boiseniorprescriptionhelp.htm

The information listed on this web site is given to you for informational purposes only and does not constitute an endorsement by the State Corporation Commission of any product or service or of any person or organization offering any product or service.

Some of the programs that are available are as follows:

Prescription Assistance for Eligible Medicare Recipients

- ◆ Prescription Drug Assistance Programs available in Virginia
www.state.va.us/scc/division/boi/webpages/boiseniordrugpgms.htm
 - ◆ Statewide Programs
 - ◆ Regional and Membership Programs
- ◆ The Medicine Program www.medicinprogram.com 1-573-996-7300
- ◆ NeedyMeds, Inc. www.needymeds.com 1-215-625-9609
- ◆ Free Medicine Foundation www.freemedicinefoundation.com
1-573-996-3333

Upon request the Bureau of Insurance will provide the above information.

VICAP

■ There is a program available to provide insurance counseling, free of charge, to individuals over 60 and their families. The program provides assistance in making decisions about Medicare supplement insurance, as well as long-term care insurance, Medicare, Medicaid and medical bills. This program is called VICAP (the Virginia Insurance Counseling and Assistance Program). You may obtain additional information about this program by calling the Virginia Department for the Aging at (804)662-9333 or 1(800)552-3402.

Insurance Company Ratings

- In addition to the information we have provided in this Guide, many consumers inquire as to how they may obtain independent ratings on insurance companies. Information is available from a number of rating services, and may be obtained from many local and university libraries free of charge. Reference librarians at these facilities are usually available to provide assistance to consumers. The Bureau of Insurance does not maintain its own rating service. You may contact the following rating organizations by telephone or web site.

A.M. Best **1-908-439-2200, ext. 5742**

- ◆ To obtain one free rating. Web Site - www.ambest.com

■ **Standard & Poor's** **1-212-438-2400**

- ◆ To obtain individual claims paying ability ratings at no cost. Web site - www.standardpoor.com

■ **Moody's** **1-212-553-0377**

- ◆ To obtain their financial strength and debt ratings at no cost. Web site - www.moodys.com

■ **Fitch Ratings** **1-212-908-0500**

- ◆ To obtain one financial strength rating at no cost. Web site - www.fitchratings.com

■ **Weiss Ratings, Inc.** **1-800-289-9222**

- ◆ To obtain an individual rating at a cost of \$15.00 to your credit card. A one-page report on your company costs \$25.00. Web site - www.weissratings.com

The above companies will provide additional written information, which usually involves a fee. The Bureau of Insurance in no way endorses any of the above services. If you so choose to subscribe to any rating services, please keep in mind that their ratings serve as an indicator and not as a guarantee of solvency.

Insurance Outreach

The Life and Health Division of the Bureau of Insurance offers free consumer outreach programs on a number of insurance topics. Speakers will talk to your group or organization on the insurance topic you choose, and will try to help answer any general questions you have about insurance.



For more information, please contact or write to:

**Bureau of Insurance
Life and Health Division
Insurance Outreach Coordinator
PO Box 1157
Richmond, VA 23218
Toll Free 1-877-310-6560
Local (804) 371-9092
Web Site - www.state.va.us/scc
E-mail address - L&HOutreach@scc.state.va.us**

The Ten Standardized Medicare Supplement Insurance Benefit Plans

Medicare supplement insurance can be sold in only ten standard plans plus two high deductible plans. This chart shows the benefits included in each plan. Every company must make available Plan “A”.

Basic Benefits: Included in All Plans.

- **Hospitalization:** Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- **Medical Expenses:** Part B coinsurance (generally 20% of Medicare-approved expenses).
- **Blood:** First 3 pints of blood each year.

A	B	C	D	E	F	F+	G	H	I	J	J+
Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit		Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	
		Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance		Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	
		Part B Deductible			Part B Deductible					Part B Deductible	
					Part B Excess (100%)		Part B Excess (80%)		Part B Excess (100%)	Part B Excess (100%)	
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	
			At-Home Recovery				At-Home Recovery		At-Home Recovery	At-Home Recovery	
								Basic Drug Benefit (\$1,250 Limit)	Basic Drug Benefit (\$1,250 Limit)	Extended Drug Benefit (\$3,000 Limit)	
				Preventive Care						Preventive Care	

+ Plans F and J also have an option called a high deductible plan F and a high deductible plan J. These high deductible plans pay the same or offer the same benefits as Plans F and J after one has paid a calendar year deductible. Benefits from high deductible plans F and J will not begin until out-of-pocket expenses exceed the deductibles. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but does not include, in plan J, the plan's separate prescription drug deductible or, in Plans F and J, the plan's separate foreign travel emergency deductible.

Virginia Medicare Supplement Policies How to Read the Premium Charts

- The following information is provided for each company:
- **Insurance Company Name/Telephone Number/Website Address:**
 - ◆ Information included in this Guide was compiled through a survey of all companies licensed to sell Medicare supplement in Virginia. If a company is not listed in this Guide, it may not be authorized to sell insurance in Virginia or did not respond to our survey. The telephone number should be used to obtain information from the company about its Medicare supplement policies. The website address is also included for additional information about each company.
- **Policy Fee:**
 - ◆ A policy fee is a one-time amount, in addition to the premium, added to a policy at issue. It usually is intended to cover some of the insurer's administrative costs in issuing the policy.



■ Area:

- ✦ **"A"** means the company does not differentiate rates by area and charges the same premium in all parts of Virginia.
- ✦ **"Z"** means the premiums can differ by zip code or area of the state in which you live. For those insurers whose premiums vary by zip code, premium figures shown are for Richmond residents.

■ Prem Type (Premium Type):

- ✦ All health insurers must choose a method to “rate” your Medicare supplement premiums. The “rating” method they choose determines your age, if any, that will be used in calculating your initial premium and indicates whether your premium will change each year due to a change in your age. Three different age categories are represented in the comparison tables. When deciding which premium type best suits your needs, you should carefully consider the potential differences in premiums over the long term of the policy rather than simply comparing initial costs.
- ✦ **"AA"** (Attained Age) Premiums are based on the covered individual’s age at the time of application of the policy or certificate. Premiums will increase as he or she ages, regardless of his or her age when he or she first enrolled.
- ✦ **"IA"** (Issue Age) Premiums are based upon the covered individual’s age at the time of purchase of the policy or certificate. Premiums do not increase due to increase in age.

- ✦ **"COMM"** (Community) means the premium will be the same for all ages in the same geographical area.
- **Guar. Issue (Guaranteed Issue):**
 - ✦ **"Y"** means the company cannot reject you for health reasons.
 - ✦ **"N"** means you can be rejected for health reasons (after the 6-month open enrollment period).
- **Crossover:**
 - ✦ **"Y"** means that Medicare will forward your claims directly to the company because the company is included in a crossover contract with Medicare.
 - ✦ **"N"** means that Medicare will not forward your claims directly to the company except when required to do so when you use a participating provider. When you do not use a participating provider you must submit your claims to the company.
- **Pre-X Wait (Pre-existing Condition Waiting Period):**
 - ◆ This shows the number of months you will have to wait before the policy will begin paying for treatment of pre-existing conditions (medical conditions that existed, were diagnosed, or were being treated before you applied for Medicare supplement insurance.)



■ **Date Approved:**

- ✦ This column shows the date the premium rates were approved by the Bureau of Insurance.



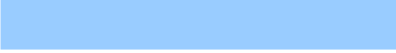


■ **Premiums:**

- ✦ Annual premiums shown are effective as of **February 2, 2004**, and may be subject to change. We recommend you contact the insurance company to verify product information and current rates.

■ **Sex:**

- ✦ Unless otherwise stated, premiums are the same for men and women.

■ **Age:**

- ◆ **Age 65** annual premiums appear on pages 26 - 50 shaded 
- ◆ **Age 70** annual premiums appear on pages 51 - 75 shaded 
- ◆ **Age 75** annual premiums appear on pages 76 - 100 shaded 
- ◆ **Age 80** annual premiums appear on pages 101 - 125 shaded 
- ◆ **Age 65 Disabled** annual premiums appear on pages 126 -130 shaded 

Virginia Medicare Supplement Policies

Plan A - offers coverage for basic benefits.

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$764
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$921
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$801
American Republic Insurance Co. (800) 943-2121 www.aric.com	Z	AA	N	Y	0 Mo	12/4/03	\$790
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	Y***	Y	6 Mo	11/5/03	\$972
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$742
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$785
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$2,381
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,241

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

*** Anthem policies are guaranteed issue between the ages of 65 to 65 1/2.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$837
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,253
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$519
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,887
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,692
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$966
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$764
Globe Life and Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$743
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,367
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,236

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$1,262
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	0 Mo	3/3/03	\$591
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	2/18/03	\$950
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$893
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$1,447
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$1,326
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$1,255
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,214
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$743
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$806
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	5/7/03	\$901

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$970
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$1,158
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$875
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$852
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	IA	N	Y	6 Mo	11/24/03	\$1,044
World Insurance Co. (800) 786-7557	A	AA	N	Y	0 Mo	11/5/03	\$956

Virginia Medicare Supplement Policies

Plan B - offers coverage for basic benefits plus Part A deductible.

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan B
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$955
American Pioneer Life Insurance Co.◆ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,302
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,134
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	Y***	Y	6 Mo	11/5/03	\$1,260
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	Y***	Y	6 Mo	11/5/03	\$996
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,205
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,089
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,169

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

◆ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

*** Anthem policies are guaranteed issue between the ages of 65 to 65 1/2.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan B
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$1,128
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,394
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$710
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,320
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,184
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,283
Globe Life and Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$1,102
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$1,654
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$1,544
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$2,008

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan B
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$1,505
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$1,411
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,260
Reserve National Life Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$1,204
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,123
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$1,310
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$1,474
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,056
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	AA	N	Y	6 Mo	11/24/03	\$1,304

Virginia Medicare Supplement Policies

Plan C - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, and foreign travel emergency.

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,090
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,610
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,403
American Republic Insurance Co. (800) 943-2121 www.aric.com	Z	AA	N	Y	0 Mo	12/4/03	\$1,343
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	Y***	Y	6 Mo	11/5/03	\$1,560
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	Y***	Y	6 Mo	11/5/03	\$1,320
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,413
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,433

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

*** Anthem policies are guaranteed issue between the ages of 65 to 65 1/2.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$2,760
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ♦ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$1,461
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ❖ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$1,322
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,413
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$1,630
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,710
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$819
Continental General Insurance Co. ♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$2,184
Continental General Insurance Co. ❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,959
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,401

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$1,460
Globe Life and Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$1,274
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,759
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,581
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$2,097
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$2,090
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$2,343
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$1,981
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$1,888
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,663
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$1,429
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,367

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	5/7/03	\$1,359
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$1,568
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$1,649
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,332
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	AA	N	Y	6 Mo	11/24/03	\$1,620
World Insurance Co. (800) 786-7557	A	AA	N	Y	0 Mo	11/5/03	\$1,752

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan D - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and at-home recovery.

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan D
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,014
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,367
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,190
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,305
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,241
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,267
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,226
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$775

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan D
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,230
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,103
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,250
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$1,109
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$1,641
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	2/18/03	\$1,153
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,190
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$912
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$1,357
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$1,299

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan D
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,224
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	AA	N	Y	6 Mo	11/24/03	\$1,512

Virginia Medicare Supplement Policies

Plan E - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and preventive care.

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan E
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,014
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$999
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,205
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$966
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	0 Mo	3/3/03	\$888
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/23/03	\$862

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan F - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), and foreign travel emergency.

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,097
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,671
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,455
American Republic Insurance Co. (800) 943-2121 www.aric.com	Z	AA	N	Y	0 Mo	12/4/03	\$1,225
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	Y***	Y	6 Mo	11/5/03	\$1,500
Anthem BlueCross (Standard)** (800) 443-6646 www.anthem.com	A	COMM	Y	Y	6 Mo	10/25/03	\$4,224
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	Y***	Y	6 Mo	11/5/03	\$1,260

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

*** Anthem policies are guaranteed issue between the ages of 65 to 65 1/2.

** Guaranteed Issue policy is available to individuals who are over age 65 1/2 and fail medical underwriting.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,574
Bankers Fidelity Life Insurance Co. + (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$944
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,565
Bankers Life & Casualty Co. + (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$357
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$2,950
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ♦ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$1,467
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ❖ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$1,327
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,576
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$1,708
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,536
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$949

+ This premium quote is for the High Deductible plan only.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,451
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,302
Continental General Insurance Co.♦+ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$558
Continental General Insurance Co.❖+ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$500
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,513
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$1,566
Globe Life & Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$1,279
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,664
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,510
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$2,190

- ♦ This premium quote is based on Male only.
- ❖ This premium quote is based on Female only.
- + This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
Guarantee Trust Life Insurance Co.+ (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$424
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	0 Mo	3/3/03	\$992
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	2/18/03	\$1,213
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$1,342
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$2,571
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$1,975
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$1,876
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,626
Pyramid Life Insurance Co.+ (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$409
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$1,710
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,407
Standard Life & Accident Co.+ (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$455

+ This premium quote is for the High Deductible plan only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	5/7/03	\$1,398
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$1,628
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$1,651
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$1,520
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,332
Unicare Life & Health Insurance Co.+ (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$552
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	IA	N	Y	6 Mo	11/24/03	\$2,090
World Insurance Co. (800) 786-7557	A	AA	N	Y	0 Mo	11/5/03	\$2,424

Call your local State Farm agent.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan G - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B excess (80%), foreign travel emergency, and at-home recovery.

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan G
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.org	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,016
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,180
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,216
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,311
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,176
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,264
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,343
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,213

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan G (continued)

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan G
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$1,595
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/0/03	\$1,280
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$984
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$1,334
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	IA	N	Y	6 Mo	11/24/03	\$1,789

Virginia Medicare Supplement Policies

Plan H - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan H
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	N	Y	3 Mo	1/15/04	\$1,540
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	Y***	Y	6 Mo	11/5/03	\$1,992

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday.

*** Anthem policies are guaranteed issue between the ages of 65 to 65 1/2.

Virginia Medicare Supplement Policies

Plan I - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B excess (100%), foreign travel emergency, at-home recovery, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan I
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	N	Y	3 Mo	1/15/04	\$1,545
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	Y***	Y	6 Mo	11/5/03	\$2,220
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	Y***	Y	6 Mo	11/5/03	\$1,980
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	2 Mo	3/3/03	\$2,138

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday.

*** Anthem policies are guaranteed issue between the ages of 65 to 65 1/2.

^ Medicare Select policies are not available in all areas. Call for information on availability.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan J - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), foreign travel emergency, at-home recovery, preventive care, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$3,000).

Age 65 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan J
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	N	Y	3 Mo	1/15/04	\$1,882
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	Y***	Y	6 Mo	11/5/03	\$2,988
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	Y***	Y	6 Mo	11/5/03	\$2,688
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$2,773
Pyramid Life Insurance Co.+ (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$949

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday.

*** Anthem policies are guaranteed issue between the ages of 65 to 65 1/2.

^ Medicare Select policies are not available in all areas. Call for information on availability.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan A - offers coverage for basic benefits.

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,138
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,076
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$937
American Republic Insurance Co. (800) 943-2121 www.aric.com	Z	AA	N	Y	0 Mo	12/4//03	\$950
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,044
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$831
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$892
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$2,381
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,424

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$880
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,669
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$584
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$2,283
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$2,048
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,092
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$831
Globe Life & Accident Insurance Company (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$871
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,534
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,391

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$1,486
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	0 Mo	3/3/03	\$661
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	2/18/03	\$1,126
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$996
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$1,648
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$1,444
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$1,457
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,515
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$863
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$953
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	5/7/03	\$1,127

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$1,135
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$1,340
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$961
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,056
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	IA	N	Y	6 Mo	11/24/03	\$1,197
World Insurance Co. (800) 786-7557	A	AA	N	Y	0 Mo	11/5/03	\$1,108

Virginia Medicare Supplement Policies

Plan B - offers coverage for basic benefits plus Part A deductible.

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan B
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,419
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,538
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,340
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,344
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,116
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,349
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,286
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,341
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$1,196

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan B
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,897
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$802
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,598
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,433
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,450
Globe Life & Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$1,284
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$1,940
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$1,718
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$2,330
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$1,670
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$1,684

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan B
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,570
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$1,382
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,326
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$1,560
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$1,732
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,284
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	AA	N	Y	6 Mo	11/24/03	\$1,480

Virginia Medicare Supplement Policies

Plan C - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, and foreign travel emergency.

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,617
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,860
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,619
American Republic Insurance Co. (800) 943-2121 www.aric.com	Z	AA	N	Y	0 Mo	12/4/03	\$1,578
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,704
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,452
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,552
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,687

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$2,760
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ♦ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$1,745
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ❖ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$1,579
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,622
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$1,728
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$2,270
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$925
Continental General Insurance Co. ♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$2,645
Continental General Insurance Co. ❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$2,372
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,592

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$1,599
Globe Life & Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$1,472
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,973
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,783
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$2,462
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$2,321
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$2,740
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$2,222
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$2,246
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$2,074
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$1,689
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,617

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	5/7/03	\$1,699
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$1,820
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$1,938
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,644
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	AA	N	Y	6 Mo	11/24/03	\$2,123
World Insurance Co. (800) 786-7557	A	AA	N	Y	0 Mo	11/5/03	\$2,076

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan D - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and at-home recovery.

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan D
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,505
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,619
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,407
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,464
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,490
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,490
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,671
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$884

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan D
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,489
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,335
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,449
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$1,217
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$1,928
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	2/18/03	\$1,367
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,481
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,082
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$1,617
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$1,434

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan D
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,344
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	AA	N	Y	6 Mo	11/24/03	\$2,000

Virginia Medicare Supplement Policies

Plan E - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and preventive care.

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan E
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,505
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,189
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,639
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,095
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	0 Mo	3/3/03	\$1,030
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,018

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan F - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), and foreign travel emergency.

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,627
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,931
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,679
American Republic Insurance Co. (800) 943-2121 www.aric.com	Z	AA	N	Y	0 Mo	12/4/03	\$1,445
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,644
Anthem BlueCross (Standard)** (800) 443-6646 www.anthem.com	A	COMM	Y	Y	6 Mo	10/25/03	\$4,224
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,392

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

** Guaranteed Issue policy is available to individuals who are over age 65 1/2 and fail medical underwriting.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,702
Bankers Fidelity Life Insurance Co. + (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,022
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,898
Bankers Life & Casualty Co. + (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$426
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$2,950
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ♦ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$1,753
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ❖ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$1,586
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,809
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$1,800
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$2,044
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$1,072

+ This premium quote is for the High Deductible plan only.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,756
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,575
Continental General Insurance Co.♦+ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$674
Continental General Insurance Co.❖+ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$605
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,696
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$1,723
Globe Life & Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$1,484
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,878
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,700
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$2,579

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
Guarantee Trust Life Insurance Co+ (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$500
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	0 Mo	3/3/03	\$1,126
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	2/18/03	\$1,438
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$1,493
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$2,909
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$2,204
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$2,230
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$2,029
Pyramid Life Insurance Co.+ (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$464
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$2,012
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,663
Standard Life & Accident Co.+ (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$538

+ This premium quote is for the High Deductible plan only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	5/7/03	\$1,747
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$1,891
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$1,941
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$1,675
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,644
Unicare Life & Health Insurance Co.+ (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$660
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	IA	N	Y	6 Mo	11/24/03	\$2,317
World Insurance Co. (800) 786-7557	A	AA	N	Y	0 Mo	11/5/03	\$2,873

Call your local State Farm agent.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan G - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B excess (80%), foreign travel emergency, and at-home recovery.

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan G
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,508
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,453
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,663
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,589
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,425
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,453
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,510
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,367

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan G (continued)

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan G
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$1,873
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,592
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,162
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$1,477
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	IA	N	Y	6 Mo	11/24/03	\$2,042

Virginia Medicare Supplement Policies

Plan H - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan H
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	N	Y	3 Mo	1/15/04	\$2,277
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$2,220

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

Virginia Medicare Supplement Policies

Plan I - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B excess (100%), foreign travel emergency, at-home recovery, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan I
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	N	Y	3 Mo	1/15/04	\$2,284
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$2,376
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$2,136
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	2 Mo	3/3/03	\$2,499

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

^ Medicare Select policies are not available in all areas. Call for information on availability.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan J - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), foreign travel emergency, at-home recovery, preventive care, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$3,000).

Age 70 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan J
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	N	Y	3 Mo	1/15/04	\$2,779
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$3,216
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$2,940
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$3,000
Pyramid Life Insurance Co.+ (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,108

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

^ Medicare Select policies are not available in all areas. Call for information on availability.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan A - offers coverage for basic benefits.

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,138
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,236
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,076
American Republic Insurance Co. (800) 943-2121 www.aric.com	Z	AA	N	Y	0 Mo	12/4/03	\$1,068
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,092
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$905
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,042
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$2,508
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,691

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$1,041
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,860
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$671
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$2,632
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$2,361
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,189
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$916
Globe Life & Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$937
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,771
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,605

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$1,708
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	0 Mo	3/3/03	\$696
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	2/18/03	\$1,310
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$1,035
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$1,807
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$1,535
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$1,580
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,666
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$968
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,089
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	5/7/03	\$1,352

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$1,325
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$1,455
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$1,030
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,092
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	IA	N	Y	6 Mo	11/24/03	\$1,198
World Insurance Co. (800) 786-7557	A	AA	N	Y	0 Mo	11/5/03	\$1,282

Virginia Medicare Supplement Policies

Plan B - offers coverage for basic benefits plus Part A deductible.

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan B
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,419
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,799
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,564
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,464
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,248
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,529
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,553
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,593
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$1,419

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan B
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$2,221
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$940
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,840
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,650
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,596
Globe Life & Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$1,398
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$2,222
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$1,786
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$2,569
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$1,821

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan B
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$1,879
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,752
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$1,561
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,516
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$1,842
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$1,917
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,428
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	AA	N	Y	6 Mo	11/24/03	\$1,680

Virginia Medicare Supplement Policies

Plan C - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, and foreign travel emergency.

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,617
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$2,142
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,866
American Republic Insurance Co. (800) 943-2121 www.aric.com	Z	AA	N	Y	0 Mo	12/4/03	\$1,747
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,800
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,560
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,776
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$2,038

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$2,907
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ♦ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$1,934
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ❖ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$1,750
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,925
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$2,050
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$2,643
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$1,087
Continental General Insurance Co. ♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$3,045
Continental General Insurance Co. ❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$2,731
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,761

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$1,758
Globe Life & Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$1,620
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$2,282
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$2,069
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$2,823
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$2,416
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$3,137
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$2,459
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$2,511
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$2,308
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$1,951
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,848

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	5/7/03	\$2,039
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$2,123
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$2,173
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$2,196
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	AA	N	Y	6 Mo	11/24/03	\$2,327
World Insurance Co. (800) 786-7557	A	AA	N	Y	0 Mo	11/5/03	\$2,457

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan D - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and at-home recovery.

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan D
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,505
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,892
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,648
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflif.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,651
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,832
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,810
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,966
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$1,060

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan D
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,715
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,538
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,610
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$1,337
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$2,211
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	2/18/03	\$1,590
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,655
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,336
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$1,913
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$1,548

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan D
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,632
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	AA	N	Y	6 Mo	11/24/03	\$2,203

Virginia Medicare Supplement Policies

Plan E - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and preventive care.

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan E
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,505
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,445
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,929
Continental Life Insurance Co. of Brentwood,TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,208
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	0 Mo	3/3/03	\$1,115
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,164

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan F - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), and foreign travel emergency.

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,627
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$2,225
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,935
American Republic Insurance Co. (800) 943-2121 www.aric.com	Z	AA	N	Y	0 Mo	12/4/03	\$1,600
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,740
Anthem BlueCross (Standard)** (800) 443-6646 www.anthem.com	A	COMM	Y	Y	6 Mo	10/25/03	\$4,224
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,524

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

** Guaranteed Issue policy is available to individuals who are over age 65 1/2 and fail medical underwriting.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,893
Bankers Fidelity Life Insurance Co. + (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,136
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$2,310
Bankers Life & Casualty Co. + (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$510
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$3,105
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ♦ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$1,942
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ❖ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$1,757
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$2,148
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$2,140
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$2,394
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$1,260

+ This premium quote is for the High Deductible plan only.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$2,023
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,814
Continental General Insurance Co.♦+ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$777
Continental General Insurance Co.❖+ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$697
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,851
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$1,930
Globe Life & Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$1,633
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$2,176
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,962
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$2,963

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
Guarantee Trust Life Insurance Co.+ (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$574
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	0 Mo	3/3/03	\$1,217
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	2/18/03	\$1,672
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$1,553
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$3,248
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$2,435
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$2,492
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$2,256
Pyramid Life Insurance Co.+ (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$558
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$2,313
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,900
Standard Life & Accident Co.+ (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$615

+ This premium quote is for the High Deductible plan only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	5/7/03	\$2,096
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$2,202
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$2,176
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$1,803
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$2,196
Unicare Life & Health Insurance Co.+ (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$780
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	IA	N	Y	6 Mo	11/24/03	\$2,431
World Insurance Co. (800) 786-7557	A	AA	N	Y	0 Mo	11/5/03	\$3,400

Call your local State Farm agent.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan G - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B excess (80%), foreign travel emergency, and at-home recovery.

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan G
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,508
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,798
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,964
Continental General Insurance Co.♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,829
Continental General Insurance Co.❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,640
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,599
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,748
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,581

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan G (continued)

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan G
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$2,145
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,781
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,395
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$1,589
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	IA	N	Y	6 Mo	11/24/03	\$2,194

Virginia Medicare Supplement Policies

Plan H - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan H
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	N	Y	3 Mo	1/15/04	\$2,277
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$2,400

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

Virginia Medicare Supplement Policies

Plan I - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B excess (100%), foreign travel emergency, at-home recovery, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan I
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	N	Y	3 Mo	1/15/04	\$2,284
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$2,532
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$2,328
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	2 Mo	3/3/03	\$2,762

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

^ Medicare Select policies are not available in all areas. Call for information on availability.

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Virginia Medicare Supplement Policies

Plan J - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), foreign travel emergency, at-home recovery, preventive care, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$3,000).

Age 75 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan J
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	N	Y	3 Mo	1/15/04	\$2,779
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$3,336
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$3,024
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$3,252
Pyramid Life Insurance Co.+ (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,304

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

^ Medicare Select policies are not available in all areas. Call for information on availability.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan A - offers coverage for basic benefits.

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,138
American Pioneer Life Insurance Co.◆ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,335
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,163
American Republic Insurance Co. (800) 943-2121 www.aric.com	Z	AA	N	Y	0 Mo	12/4/03	\$1,179
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,092
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$949
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,235
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$3,046
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$2,008
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$1,180

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

◆ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$1,918
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$716
Continental General Insurance Co. ♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/4/04	\$2,882
Continental General Insurance Co. ❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/4/04	\$2,585
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,263
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$1,004
Globe Life & Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$943
Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$2,057
Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,866
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$1,911

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	0 Mo	3/3/03	\$704
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	2/18/03	\$1,508
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$1,164
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$1,928
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$1,605
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$1,652
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,767
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$1,158
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,209
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	5/7/03	\$1,352
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$1,454

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$1,541
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$1,106
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,092
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	IA	N	Y	6 Mo	11/24/03	\$1,198
World Insurance Co. (800) 786-7557	A	AA	N	Y	0 Mo	11/5/03	\$1,414

Virginia Medicare Supplement Policies

Plan B - offers coverage for basic benefits plus Part A deductible.

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan B
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,419
American Pioneer Life Insurance Co.◆ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,977
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,719
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,464
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,248
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,619
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,899
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$1,892
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$1,602

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

◆ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan B
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$2,359
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$1,030
Continental General Insurance Co. ♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$2,017
Continental General Insurance Co. ❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,809
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,716
Globe Life & Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$1,418
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$2,486
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$2,006
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$2,769
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$1,949
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$2,026

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan B
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,895
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$1,821
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,681
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$2,060
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$2,089
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,512
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	AA	N	Y	6 Mo	11/24/03	\$1,908

Virginia Medicare Supplement Policies

Plan C - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, and foreign travel emergency.

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,617
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$2,341
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$2,037
American Republic Insurance Co. (800) 943-2121 www.aric.com	Z	AA	N	Y	0 Mo	12/4/03	\$1,906
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,800
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,560
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflifc.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,895
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$2,504

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$3,529
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ♦ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$2,142
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ❖ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$1,938
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$2,287
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$2,314
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$2,918
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$1,198
Continental General Insurance Co. ♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$3,338
Continental General Insurance Co. ❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$2,993
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,900

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$1,792
Globe Life & Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$1,740
Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$2,651
Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$2,401
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$3,154
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$2,712
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$3,455
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$2,714
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$2,774
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$2,484
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$2,448
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$2,050

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	5/7/03	\$2,039
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$2,361
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$2,441
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$2,412
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	AA	N	Y	6 Mo	11/24/03	\$2,471
World Insurance Co. (800) 786-7557	A	AA	N	Y	0 Mo	11/5/03	\$2,755

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan D - offers coverage for basic benefits plus skilled nursing coinsurance,
Part A deductible, foreign travel emergency, and at-home recovery.

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan D
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,505
American Pioneer Life Insurance Co.◆ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$2,084
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$1,813
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,794
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$2,291
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$2,189
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$2,194
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$1,203

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

◆ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan D
Continental General Insurance Co. ♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,879
Continental General Insurance Co. ❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,685
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,759
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$1,462
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$2,472
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	2/18/03	\$1,832
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,794
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,674
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$2,144
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$1,642

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan D
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$1,848
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	AA	N	Y	6 Mo	11/24/03	\$2,347

Virginia Medicare Supplement Policies

Plan E - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and preventive care.

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan E
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,505
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$1,782
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$2,148
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,301
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	0 Mo	3/3/03	\$1,180
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,292

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan F - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), and foreign travel emergency.

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,627
American Pioneer Life Insurance Co.♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$2,427
American Pioneer Life Insurance Co.❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com	Z	AA	N	Y	3 Mo	4/7/03	\$2,114
American Republic Insurance Co. (800) 943-2121 www.aric.com	Z	AA	N	Y	0 Mo	12/4/03	\$1,749
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,740
Anthem BlueCross (Standard)** (800) 443-6646 www.anthem.com	A	COMM	Y	Y	6 Mo	10/25/03	\$4,224
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$1,524

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

** Guaranteed Issue policy is available to individuals who are over age 65 1/2 and fail medical underwriting.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflif.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,992
Bankers Fidelity Life Insurance Co. + (866) 458-7500 www.bflif.com	Z	IA	N	Y	0 Mo	6/26/03	\$1,194
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$2,822
Bankers Life & Casualty Co. + (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$611
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$3,774
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ♦ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$2,151
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ❖ (800) 424-7474 www.carefirst.com	A	AA	N	Y	3 Mo	10/21/03	\$1,947
Central States Health & Life Co. of Omaha (800) 541-2363 www.cso.com	Z	AA	N	Y	6 Mo	2/13/03	\$2,552
Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com	A	IA	N	Y	0 Mo	8/26/03	\$2,424
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$2,629
Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com	A	AA	N	Y	3 Mo	2/28/97	\$1,388

+ This premium quote is for the High Deductible plan only.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
Continental General Insurance Co. ♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$2,216
Continental General Insurance Co. ❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,987
Continental General Insurance Co. ♦+ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$852
Continental General Insurance Co. ❖+ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$764
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,976
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$2,034
Globe Life & Accident Insurance Co. (800) 654-5433 www.globeontheweb.com	A	AA	N	Y	6 Mo	3/28/03	\$1,755
Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$2,520
Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$2,282
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$3,318

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
Guarantee Trust Life Insurance Co.+ (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$643
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	0 Mo	3/3/03	\$1,280
Mutual of Omaha Insurance Co. (800) 316-0842 www.mutualofomaha.com	Z	AA	N	Y	6 Mo	2/18/03	\$1,926
National States Insurance Co. (800) 868-6788	A	IA	N	N	0 Mo	12/2/02	\$1,742
Order of United Commercial Travelers of America (800) 848-0123 www.uct.org	Z	IA	N	Y	6 Mo	6/6/03	\$3,518
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	IA	N	Y	0 Mo	1/3/03	\$2,686
Physicians Mutual Insurance Co. (800) 228-9100 www.pmic.com	Z	AA	N	Y	0 Mo	1/3/03	\$2,752
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$2,430
Pyramid Life Insurance Co.+ (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$626
Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15. www.reservenational.com	A	AA	N	N	6 Mo	6/3/03	\$2,708
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$2,109
Standard Life & Accident Co.+ (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$683

+ This premium quote is for the High Deductible plan only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
State Farm Mutual Automobile Insurance Co. # www.statefarm.com	Z	AA	N	Y	0 Mo	5/7/03	\$2,096
State Mutual Insurance Co. (800) 321-0102 Policy Fee is \$20. www.statemutualinsurance.com	Z	AA	N	N	0 Mo	7/7/03	\$2,445
Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com	Z	AA	N	Y	0 Mo	5/28/03	\$2,444
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$1,916
Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$2,424
Unicare Life & Health Insurance Co.+ (800) 459-1732 Policy Fee is \$5. www.unicare.com	A	AA	N	Y	0 Mo	10/29/03	\$924
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	IA	N	Y	6 Mo	11/24/03	\$2,468
World Insurance Co. (800) 786-7557	A	AA	N	Y	0 Mo	11/5/03	\$3,812

Call your local State Farm agent.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan G - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B excess (80%), foreign travel emergency, and at-home recovery.

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan G
AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com	A	COMM	Y⌘	Y	3 Mo	1/15/04	\$1,508
Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com	A	AA	N	N	0 Mo	12/8/03	\$2,237
Conseco Health Insurance Co. (800) 541-2254 Policy Fee is \$20. www.conseco.com	Z	AA	N	Y	0 Mo	9/2/03	\$2,182
Continental General Insurance Co. ♦ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$2,004
Continental General Insurance Co. ❖ (800) 545-8905 Policy Fee is \$25. www.continentalgeneral.com	Z	AA	N	Y	0 Mo	1/14/04	\$1,797
Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20. www.cont-life.com	Z	IA	N	N	3 Mo	5/20/03	\$1,735
Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$2,033
Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,831

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-G are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan G (continued)

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan G
Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20. www.gtlic.com	A	AA	N	N	0 Mo	10/15/02	\$2,399
Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,931
Standard Life & Accident Co. (888) 290-1085 www.slaico.com	A	AA	N	Y	0 Mo	9/2/03	\$1,711
USAA Life Insurance Co. (800) 531-8000 www.usaa.com	A	AA	N	Y	0 Mo	1/8/04	\$1,691
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	IA	N	Y	6 Mo	11/24/03	\$2,456

Virginia Medicare Supplement Policies

Plan H - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan H
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	N	Y	3 Mo	1/15/04	\$2,277
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$2,400

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

Virginia Medicare Supplement Policies

Plan I - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B excess (100%), foreign travel emergency, at-home recovery, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan I
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	N	Y	3 Mo	1/15/04	\$2,284
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$2,532
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$2,328
Mennonite Mutual Aid Assoc.***** (800) 348-7468 www.mma-online.org	Z	IA	N	N	2 Mo	3/3/03	\$3,001

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

^ Medicare Select policies are not available in all areas. Call for information on availability.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan J - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), foreign travel emergency, at-home recovery, basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$3,000), and preventive care.

Age 80 - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan J
AARP Health Care Options United HealthCare Insurance Co.< (800) 523-5800 www.aarphealthcare.com	A	COMM	N	Y	3 Mo	1/15/04	\$2,779
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$3,336
Anthem BlueCross (Select) ^ (800) 443-6646 www.anthem.com	A	IA	N	Y	6 Mo	11/5/03	\$3,024
GE Life and Annuity Assurance Co. (800) 253-0856 www.gefn.com	A	AA	N	Y	0 Mo	12/11/03	\$3,454
Pyramid Life Insurance Co.+ (800) 777-1126 www.pyramidlife.com	Z	AA	N	Y	6 Mo	12/9/03	\$1,435

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

^ Medicare Select policies are not available in all areas. Call for information on availability.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan A - offers coverage for basic benefits.

Under Age 65 - Disabled - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan A
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$2,232
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$3,329
Golden Rule Insurance Co.◆ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,997
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,807

◆ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan B - offers coverage for basic benefits plus Part A deductible.

Under Age 65 - Disabled - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan B
Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflic.com	Z	IA	N	Y	0 Mo	6/26/03	\$3,121
United American Insurance Co. (800) 331-2512 www.unitedamerican.com	A	IA	N	Y	6 Mo	6/6/01	\$1,960

Virginia Medicare Supplement Policies

Plan C - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, and foreign travel emergency.

Under Age 65 - Disabled - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan C
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$4,828
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$2,580
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$2,330

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan F - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), and foreign travel emergency.

Under Age 65 - Disabled - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan F
Anthem BlueCross (Standard) (800) 443-6646 www.anthem.com	A	COMM	Y	Y	6 Mo	10/25/03	\$5,556
BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com	A	AA	Y	Y	3 Mo	10/21/03	\$4,865
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$2,449
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$2,211

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan G - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B excess (80%), foreign travel emergency, and at-home recovery.

Under Age 65 - Disabled - Annual Premiums

COMPANY	Area	Prem Type	Guar Issue	Cross Over	Pre-X Wait	Date Approved	Plan G
Golden Rule Insurance Co.♦ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,973
Golden Rule Insurance Co.❖ (800) 474-4467 www.goldenrule.com	Z	AA	N	N	6 Mo	8/27/03	\$1,783

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.